

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	
	§	
VERDIN, ROBERTO F.	§	Case No. 09-39807 CAD
OCAMPO-VERDIN, TANYA M.	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
219 S. Dearborn Street
7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 04/12/2011 in Courtroom 742,

United States Courthouse
219 S. Dearborn Street
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/09/2011

By: _____

*Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
VERDIN, ROBERTO F. § Case No. 09-39807 CAD
OCAMPO-VERDIN, TANYA M. §
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 23,981.38
and approved disbursements of \$ 48.03
leaving a balance on hand of¹ \$ 23,933.35

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 3,148.14	\$ 0.00	\$ 3,148.14
Attorney for Trustee Fees: FRANK/GECKER LLP	\$ 5,933.50	\$ 0.00	\$ 5,933.50
Other: INTERNATIONAL SURETIES, LTD.	\$ 27.28	\$ 27.28	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 9,081.64
Remaining Balance \$ 14,851.71

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 137,156.75 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank	\$ 7,611.16	\$ 0.00	\$ 824.16
000002	Citibank - PYOD LLC	\$ 1,536.95	\$ 0.00	\$ 166.43
000003	Chase Bank USA, N.A.	\$ 9,523.32	\$ 0.00	\$ 1,031.21
000004	Chase Bank USA, N.A.	\$ 17,760.92	\$ 0.00	\$ 1,923.20
000005	Fifth Third Bank	\$ 869.67	\$ 0.00	\$ 94.17
000006	Fifth Third Bank	\$ 765.89	\$ 0.00	\$ 82.93
000007	Real Time Resolutions, Inc.	\$ 99,088.84	\$ 0.00	\$ 10,729.61

Total to be paid to timely general unsecured creditors \$ 14,851.71

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Roberto F. Verdin
 Tanya M. Ocampo-Verdin
 Debtors

Case No. 09-39807-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Mar 10, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2011.

db/jdb	+Roberto F. Verdin, Tanya M. Ocampo-Verdin, 3639 S. Canal Street, Chicago, IL 60609-2759
aty	+Alexey Y Kaplan, Kaplan Law Offices P C, 4043 West Dempster Street, Skokie, IL 60076-2148
aty	+William G Cross, Frank/Gecker LLP, 325 N. LaSalle St., Suite 625, Chicago, IL 60654-6465
aty	+Zane L Zielinski, Frank/Gecker LLP, 325 N. LaSalle, Suite 625, Chicago, IL 60654-6465
14623566	+Bmw Fin Svc, 5515 Park Center C, Dublin, OH 43017-3584
14623567	+Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822
15180346	+Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14623569	+Citi, Pob 6241, Sioux Falls, SD 57117-6241
14623571	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623578	+Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285
14623579	+Countywide Home Loans, PO Box 650070, Dallas, TX 75265-0070
14623581	+Daniel Casares, c/o Blake Horwitz, 2 First National Plaza, Chicago, IL 60603
14623583	+Dsnb Macys, 3039 Cornwallis Rd, Durham, NC 27709-0154
14623584	+Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15195277	+Fifth Third Bank, Bankruptcy Department/MD#RSCB3E, 1830 E Paris SE, Grand Rapids MI 49546-6253
14623565	+Fifth Third Bank Co, 38 Fountain Square, Cincinnati, OH 45263-0001
14623585	+Gloria Duks, 1220 N. Hamlin, 2nd Floor, Chicago, IL 60651-2242
14623586	+Leslie Drinkwater, 1026 N. Hamlin, Basement, Chicago, IL 60651-3854
15150499	+PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14623588	+Peoples Engy, 130 E Randolph, Chicago, IL 60601-6302
15225643	+REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655 (address filed with court: Real Time Resolutions, Inc., 1750 Regal Row Suite 120, Dallas Texas 75235)
14623590	+Sominque Barnes, 1220 N. Hamlin, 1st Floor, Chicago, IL 60651-2242
14623591	+Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521
14623592	+Ucs/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14623593	+Victor Wells, 1026 N. Hamlin, 1st Floor, Chicago, IL 60651-3855
14623594	+Wlsfgr Hmmtg, 7255 Baymeadows Wa, Jacksonville, FL 32256-6851
14623595	+Wshngtn Mutl, 7757 Bayberry Rd, Jacksonville, FL 32256-6816
14623596	+Wshngtn Mutl, 3990 S. Babcock, Melbourne, FL 32901-8902

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: csmith@fgllp.com Mar 10 2011 22:34:22	Frances Gecker, 325 North LaSalle Street, Suite 625, Chicago, IL 60654-6465
14623570	E-mail/Text: legalcollections@comed.com Mar 10 2011 22:36:04	ComED, Bill Payment Center, Chicago, IL 60668-0001
14623582	E-mail/PDF: mrdiscen@discoverfinancial.com Mar 11 2011 00:15:33	Discover Fin, Pob 15316, Wilmington, DE 19850
15119411	E-mail/PDF: mrdiscen@discoverfinancial.com Mar 11 2011 00:15:33	Discover Bank, Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty	Frank/Gecker LLP
14623568*	+Chase, 800 Brooksedge Blv, Westerville, OH 43081-2822
14623572*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623573*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623574*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623575*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623576*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623577*	+Countrywide, 450 American St, Simi Valley, CA 93065-6285
14623580*	+Countywide Home Loans, PO Box 650070, Dallas, TX 75265-0070
14623589*	+Peoples Engy, 130 E Randolph, Chicago, IL 60601-6302
14623587	##+Louise Brown, 1220 N. Hamlin, Basement, Front, Chicago, IL 60651-2242

TOTALS: 1, * 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: ahamilton
Form ID: pdf006

Page 2 of 2
Total Noticed: 32

Date Rcvd: Mar 10, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.